

Certificate Number: 17572-NJ-DE-037606567

Bankruptcy Case Number: 23-15741



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 19, 2023, at 7:24 o'clock PM PDT, Melanie M Ruggles completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 19, 2023 By: /s/Leigh-Anna M Thompson

Name: Leigh-Anna M Thompson

Title: Counselor